## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IFW

Applicant:

Steven Lundberg

Title:

SYSTEM AND METHOD FOR MULTIPLE CHARGE OPTIONS FOR BILLING OUT-OF-

**POCKET COSTS** 

Docket No.:

684.001U11

Filed:

July 19, 2004

Examiner:

Unknown

SEP 2 6 2005 8

Serial No.: 10/710,532

Due Date: N/A

Group Art Unit: Unknown

**MS** Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

We are transmitting herewith the following attached items (as indicated with an "X"):

X Return postcard.

X Supplemental Information Disclosure Statement (2 pgs.), Form 1449 (1 pg.), and copy of 1 cited document.

If not provided for in a separate paper filed herewith, Please consider this a PETITION FOR EXTENSION OF TIME for sufficient number of months to enter these papers and please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.

Customer Number 21186

John M. Dahl Reg. No. 44,639

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this day of September, 2005

Name

SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.

(GENERAL)

## S/N 10/710,532

SEP 2 6 2005

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SYSTEM AND METHOD FOR MULTIPLE CHARGE OPTIONS FOR BILLING

**OUT-OF-POCKET COSTS** 

## SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

MS Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In compliance with the duty imposed by 37 C.F.R. § 1.56, and in accordance with 37 C.F.R. §§ 1.97 et. seq., the enclosed materials are brought to the attention of the Examiner for consideration in connection with the above-identified patent application. Applicant respectfully requests that this Supplemental Information Disclosure Statement be entered and the documents listed on the attached Form 1449 be considered by the Examiner and made of record. Pursuant to the provisions of MPEP 609, Applicant requests that a copy of the 1449 form, initialed as being considered by the Examiner, be returned to the Applicant with the next official communication.

Pursuant to 37 C.F.R. §1.97(b), it is believed that no fee or statement is required with the Supplemental Information Disclosure Statement. However, if an Office Action on the merits has been mailed, the Commissioner is hereby authorized to charge the required fees to Deposit Account No. 19-0743 in order to have this Supplemental Information Disclosure Statement considered.

Serial No :10/710,532

Filing Date: July 19, 2004

Title: SYSTEM AND METHOD FOR MULTIPLE CHARGE OPTIONS FOR BILLING OUT-OF-POCKET COSTS

The Examiner is invited to contact the Applicant's Representative at the below-listed telephone number if there are any questions regarding this communication.

Pursuant to 37 C.F.R. 1.98(a)(2), Applicant believes that copies of cited U.S. Patents and Published Applications are no longer required to be provided to the Office. Notification of this change was provided in the United States Patent and Trademark Office OG Notices dated October 12, 2004. Thus, Applicant has not included copies of any US Patents or Published Applications cited with this submission. Should the Office require copies to be provided, Applicant respectfully requests that notice of such requirement be directed to Applicant's below-signed representative. Applicant acknowledges the requirement to submit copies of foreign patent documents and non-patent literature in accordance with 37 C.F.R. 1.98(a)(2).

Respectfully submitted,

STEVEN LUNDBERG

By his Representatives,

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Date Sep. 12 05

John M. Dahl

Reg. No. 44,639

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Signature

PTO/SB/08A(10-01)
Approved for use through 10/31/2002. OMB 851-0031
US Patent & Trademark Office: U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO	Under the Paparwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessor) PE	Application Number	10/710,532	
(Use as many sheets as necessor), PE	Filing Date	July 19, 2004	
120	First Named Inventor	Lundberg, Steven	
( cco a c 2005 %)	Group Art Unit	Unknown	
SEP 2 6 7005	Examiner Name	Unknown	
Sheet 1 of 1	Attorney Docket No: 684.001U11		

US PATENT DOCUMENTS						
Examiner Initial *	USP Document Number	Publication Date	Name of Patentee or Applicant of cited Document	Filing Date If Appropriate		
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	US-5,832,460	11/03/1998	Bednar, Gregory M., et al.	06/02/1995		
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FOREIGN PATENT DOCUMENTS				
Examiner Initials*	Foreign Document No	Publication Date	Name of Patentee or Applicant of cited Document	Т²

	OTHER	R DOCUMENTS NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
		GAMBLE, R. H., "Managing Foreign Currency Receivables", Controller Magazine, obtained from www.controllermag.com/archives, (Dec, 1996),3	